

1 business e-mail address of record with the Department is 12lukegoodman@gmail.com².

2 Consumer Complaint

3 3. On February 12, 2020, Goodman contacted D.W. and A.W. (“Wheelers”) via
4 a telephone call and led them to believe that American Income Life (“AIL”) and Americo
5 Financial Life (“Americo”) were related companies. The Wheelers had previously
6 purchased a life insurance policy from AIL. Goodman sold the AIL policy to in October of
7 2019, while employed by AIL.

8 4. On February 12, 2020, Goodman signed separate Agent Report statements for
9 the Wheeler’s Americo Policies. In these two statements, Goodman states that neither of the
10 Wheelers had existing life insurance policies and that he obtained their signatures in person.

11 5. On February 12, 2020 and February 18, 2020, drafts were made by Americo
12 from the Wheelers’ bank account in the amount of \$51.00 and \$78.00, respectively. The
13 Wheelers reported the unauthorized drafts to the Mesa Police Department.

14 6. An investigation showed that two life insurance policy applications were
15 created and submitted February 12, 2020, by Goodman. The applications included the
16 signatures of the Wheelers. A bank draft authorization form also contained the Wheeler’s
17 signatures. The Wheelers deny they authorized the applications or signed any documents.

18 7. On February 21, 2020, the Wheelers recorded a phone call with Goodman.
19 During the phone call Goodman acknowledged he did not go to the home of the Wheelers to
20 obtain their signatures but would attempt to do so at a later date.

21 8. During the investigation of Goodman, it was discovered that his address,
22 phone number, and email on record with the Department were not up to date. Goodman was
advised to update his contact information as required. Goodman has failed to do so.

² This email address is no longer valid. All email communication has been sent to goodmanlukeservices@gmail.com.

1 **CONCLUSIONS OF LAW**

2 9. The Director of the Department (“Director”) has jurisdiction over this matter.

3 10. Respondent’s conduct, as described above, constitutes a violation of Title 20 or
4 any rule, subpoena or order of the Director, within the meaning of A.R.S. § 20-295(A)(2).

5 11. Respondent’s conduct, as described above, constitutes using fraudulent,
6 coercive or dishonest practices, or demonstrating incompetence, untrustworthiness or
7 financial irresponsibility in the conduct of business in this state or elsewhere, in violation of
8 A.R.S. § 20-295(A)(8).

9 12. Respondent’s conduct, as described above, constitutes forging another’s name
10 to any document related to an insurance transaction, in violation of A.R.S. § 20-295(A)(10).

11 13. Respondent’s conduct, as described above, constitutes failure to notify the
12 Director within thirty days of any change of residential, business, or e-mail address, in
13 violation of A.R.S. § 20-286(C)(1).

14 14. Respondent’s conduct, as described above, constitutes knowingly presenting,
15 cause to be presented or prepare with the knowledge or belief that it will be presented an oral
16 or written statement, including computer generated documents, to or by an insurer, reinsurer,
17 purported insurer or reinsurer, insurance producer or agent of a reinsurer that contains untrue
18 statements of material fact or that fails to state any material fact with respect to an
19 application for the issuance or renewal of an insurance policy, within the meaning of A.R.S.
20 § 20-463(A)(1)(a).

1 3. Respondent is aware of his right to notice and to a hearing, at which he may be
2 represented by counsel, present evidence and examine witnesses.

3 4. Respondent irrevocably waives his right to such notice and hearing and to any
4 court appeals relating to this Consent Order.

5 5. Respondent states that no promise of any kind or nature whatsoever, except as
6 expressly contained in this Consent Order, was made to induce him to enter into this Consent
7 Order and that he has entered into this Consent Order voluntarily.

8 6. Respondent acknowledges and agrees that the acceptance of this Consent
9 Order by the Director is solely to settle this matter and does not preclude the Department
10 from instituting other proceedings as may be appropriate now or in the future. Furthermore,
11 and notwithstanding any language in this Consent Order, this Consent Order does not
12 preclude in any way any other state agency or officer or political subdivision of this state
13 from instituting proceedings, investigating claims, or taking legal action as may be
14 appropriate now or in the future relating to this matter or other matters concerning
15 Respondent, including but not limited to violations of Arizona's Consumer Fraud Act.
16 Respondent acknowledges that, other than with respect to the Department, this Consent
17 Order makes no representations, implied or otherwise, about the views or intended actions of
18 any other state agency or officer or political subdivision of the state relating to this matter or
19 other matters concerning Respondent.

20 7. Respondent acknowledges that this Consent Order is an administrative action
21 that the Department will report to the National Association of Insurance Commissioners
22 (NAIC). Respondent further acknowledges that he must report this administrative action to

1 any and all states in which he holds an insurance license and must disclose this
2 administrative action on any license application.

3 8. Respondent waives all rights to seek an administrative or judicial review or
4 otherwise to challenge or contest the validity of this Consent Order and its accompanying
5 parts before any court of competent jurisdiction.

6 July 15, 2021



7 Date

Luke D Goodman
(NPN License No. 19213816)

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1 **COPY** of the foregoing delivered by E-mail
this _____ day of _____, 2021, to:

2 Luke D Goodman
3 830 Saint Sava Place
4 San Marcos, California 92069
5 goodmanlukeservices@gmail.com
6 Respondent

7 Jamie Palfai, Esq.
8 Nancy Hendrickson, Esq.
9 O'Hagan Meyer Attorneys - Advisors
10 One E Wacker Dr, Suite 3400
11 Chicago, IL 60601
12 jpalfai@ohaganmeyer.com
13 nhendrickson@ohaganmeyer.com
14 Attorneys for Respondent

15 **COPY** of the foregoing delivered/emailed same date, to:

16 Deian Ousounov, Regulatory Legal Affairs Officer
17 Ana Starcevic, Paralegal Project Specialist
18 Catherine M. O'Neil, Consumer Legal Affairs Office
19 Steven Fromholtz, Division Manager, Licensing Division
20 Aqueelah Currie, Licensing Supervisor
21 Jeff Eavenson, Investigator
22 Linda Lutz, Legal Assistant, Licensing Division
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Francine Juarez